

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

JOSEPH E STAHERSKI

Case No.: 5-19-00120-MJC

Chapter 13

Debtor(s)

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

<b>PART 1:</b>	<b>MORTGAGE INFORMATION</b>
Creditor Name:	LOANCARE, LLC
Court Claim Number:	13
Last Four of Loan Number:	65 Floral Drive - PRE-ARREARS - 7397
Property Address if applicable:	95 COUNTRY CLUB ESTATES, 65 FLORAL DRIVE 1, THORNHURST, PA18424

<b>PART 2:</b>	<b>CURE AMOUNT</b>
TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE	
a. Allowed prepetition arrearages:	\$4,663.83
b. Prepetition arrearages paid by the Trustee:	\$4,663.83
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$1,942.55
f. Postpetition arrearages paid by the Trustee:	\$1,942.55
g. Total b, d, f:	\$6,606.38

<b>PART 3:</b>	<b>POST PETITION MORTGAGE PAYMENT</b>
Paid direct by the Debtor(s)	
Current Monthly Mortgage Payment:	\$0.00
Next postpetition payment due:	
If known, Principal Balance Outstanding:	UNKNOWN

<b>PART 4:</b>	<b>A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)</b>
Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.	

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: October 24, 2022

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com

Creditor Name: LOANCARE, LLC

Court Claim Number: 13

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	1219499	07/07/2020	\$205.41	\$0.00	\$205.41
5200	1220546	08/12/2020	\$504.00	\$0.00	\$504.00
5200	1221597	09/17/2020	\$252.00	\$0.00	\$252.00
5200	1222620	10/15/2020	\$254.80	\$0.00	\$254.80
5200	1224386	12/10/2020	\$509.60	\$0.00	\$509.60
5200	1226173	01/19/2021	\$254.80	\$0.00	\$254.80
5200	1227199	02/17/2021	\$254.80	\$0.00	\$254.80
5200	1228207	03/17/2021	\$254.80	\$0.00	\$254.80
5200	1229229	04/15/2021	\$254.80	\$0.00	\$254.80
5200	2000603	05/18/2021	\$263.20	\$0.00	\$263.20
5200	2001618	06/16/2021	\$263.20	\$0.00	\$263.20
5200	2002595	07/14/2021	\$263.20	\$0.00	\$263.20
5200	2003658	08/18/2021	\$263.20	\$0.00	\$263.20
5200	2004670	09/14/2021	\$263.20	\$0.00	\$263.20
5200	2005712	10/14/2021	\$273.90	\$0.00	\$273.90
5200	2006745	11/16/2021	\$273.90	\$0.00	\$273.90
5200	9014725	09/13/2022	\$55.02	\$0.00	\$55.02

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on October 24, 2022, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, from Hummelstown, PA unless served electronically.

JOHN FISHER  
126 SOUTH MAIN STREET  
PITTSTON PA, 18640-

SERVED ELECTRONICALLY

LOANCARE LLC  
3637 SENTRA WAY  
VIRGINIA BEACH, VA, 23452

SERVED BY 1<sup>ST</sup> CLASS MAIL

JOSEPH E STAHERSKI  
95 COUNTRY CLUB ESTATES  
65 FLORAL DRIVE 1  
THORNHURST, PA 18424

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 24, 2022

/s/ Liz Joyce  
for Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com